

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF NORTH CAROLINA  
DURHAM DIVISION**

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In re:

**GLENNDA SMITH VEATCH**

a/k/a GLENNDA S TILLIS-MARTIN,  
GLENNDA TILLIS MARTIN, GLENNDA S  
TILLIS

S.S. No.: xxx-xx-9942

Mailing Address: PO BOX 253, Laurel Hill, NC 28351-

**Case No. 10-80707**

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Debtor.

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**NOTICE TO CREDITORS AND PROPOSED PLAN**

The Debtor has filed for relief under Chapter 13 of the United States Bankruptcy Code on April 23, 2010.

The filing automatically stays collection and other actions against the Debtor, Debtor's property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtor's proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: May 28, 2010

**LAW OFFICES OF JOHN T. ORCUTT, P.C.**

/s John T. Orcutt

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John T. Orcutt  
N.C. State Bar No. 10212  
Counsel for the Debtor  
6616-203 Six Forks Rd.  
Raleigh, N.C. 27615  
Tel. No. (919) 847-9750

circular.wpt (rev. 5/17/09)

**CH. 13 PLAN - DEBTS SHEET**  
(MIDDLE DISTRICT - DESARDI VERSION)

Date: 4/1/10

Lastname-SS#: Veatch-9942

**RETAIN COLLATERAL & PAY DIRECT OUTSIDE PLAN**

Retain	Creditor Name	Sch D #	Description of Collateral
	None		

**SURRENDER COLLATERAL**

Creditor Name	Description of Collateral
Bank of the West	2004 Terry Quantum Travel tra

**ARREARAGE CLAIMS**

Retain	Creditor Name	Sch D #	Arrearage Amount	(See †)
	None			**
				**
				**
				**
				**
	None			**
				**

**REJECTED EXECUTORY CONTRACTS/LEASES**

Creditor Name	Description of Collateral
None	None

**LTD - DOT ON PRINCIPAL RESIDENCE & OTHER LONG TERM DEBTS**

Retain	Creditor Name	Sch D #	Monthly Contract Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	None			N/A	n/a		
				N/A	n/a		
				N/A	n/a		
				N/A	n/a		

**STD - SECURED DEBTS *a* FMV**

Retain	Creditor Name	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	None			5.00			
				5.00			
				5.00			
				5.00			

**STD - SECURED DEBTS *a* 100%**

Retain	Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	None			5.00			
				5.00			
				5.00			
				5.00			
				5.00			

ATTORNEY FEE (Unpaid part)		Amount
Law Offices of John T. Orcutt, P.C.		\$2,100
SECURED TAXES		Secured Amt
IRS Tax Liens		
Real Property Taxes on Retained Realty		
UNSECURED PRIORITY DEBTS		Amount
IRS Taxes		\$1,059
State Taxes		
Personal Property Taxes		
Alimony or Child Support Arrearage		
CO-SIGN PROTECT (Pay 100% <sup>†</sup> )	Int. %	Payoff Amt
All Co-Sign Protect Debts (See*)		
GENERAL NON-PRIORITY UNSECURED		Amount**
DMI=	None(\$0)	None(\$0)

**PROPOSED CHAPTER 13 PLAN PAYMENT**

\$ **\$99** per month for **36** months, then

\$ **N/A** per month for **N/A** months.

Adequate Protection Payment Period: **22.57** months.

Sch D # = The number of the secured debt as listed on Schedule D.

Adequate Protection = Monthly 'Adequate Protection' payment amt.

† = May include up to 2 post-petition payments.

\* Co-sign protect on all debts so designated on the filed schedules.

\*\* = Greater of DMI x ACP or EAE (Page 4 of 4)

Ch13Plan\_MD\_(DeSardi Version 1/12/10) © LOJTO

**Other Miscellaneous Provisions**

Plan to allow for 3 "waivers".

## **CERTIFICATE OF SERVICE**

I, WILLIAM MCDONALD, the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II  
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

**All the creditors set forth on the mailing matrix filing in this case.**

/s WILLIAM MCDONALD  
WILLIAM MCDONALD

North Carolina Department of Revenue  
c/o NC Department of Justice  
Post Office Box 629  
Raleigh, NC 27602-0629

Internal Revenue Service (ED)\*\*  
Post Office Box 21126  
Philadelphia, PA 19114-0326

Chase  
Post Office Box 15298  
Wilmington, DE 19850-5298

Employment Security Commission  
Attn: Benefit Payment Control  
Post Office Box 26504  
Raleigh, NC 27611-6504

US Attorney's Office (ED)\*\*  
310 New Bern Avenue  
Suite 800, Federal Building  
Raleigh, NC 27601-1461

Chase  
Post Office Box 15299  
Wilmington, DE 19850-5299

Credit Bureau  
Post Office Box 26140  
Greensboro, NC 27402

American Express  
Post Office Box 981535  
El Paso, TX 79998-1535

CitiBank  
Post Office Box 6500  
Sioux Falls, SD 57117

NC Child Support  
Centralized Collections  
Post Office Box 900006  
Raleigh, NC 27675-9006

Bank of the West  
Post Office Box 4002  
Concord, CA 94524-4002

CitiFinancial  
526 East Broad Avauer  
Rockingham, NC 28379-3757

Equifax Information Systems LLC  
P.O. Box 740241  
Atlanta, GA 30374-0241

Belk  
Post Office Box 981490  
El Paso, TX 79998-1490

CitiFinancial  
Bankruptcy Department  
Post Office Box 140489  
Irving, TX 75014-0489

Experian  
P.O. Box 2002  
Allen, TX 75013-2002

BP  
c/o Chase  
Post Office Box 15298  
Wilmington, DE 19850-5298

Credit Bureau  
Post Office Box 26140  
Greensboro, NC 27402-6140

Innovis Data Solutions  
Attn: Consumer Assistance  
P.O. Box 1534  
Columbus, OH 43216-1534

Capital One  
Post Office Box 30285  
Salt Lake City, UT 84130-0285

Discover  
Post Office Box 30943  
Salt Lake City, UT 84130

Trans Union Corporation  
P.O. Box 2000  
Crum Lynne, PA 19022-2000

Capital one  
Post Office Box 85167  
Richmond, VA 23285-5167

Discover  
Post Office Box 30421  
Salt Lake City, UT 84130-0421

ChexSystems  
Attn: Consumer Relations  
7805 Hudson Road, Ste. 100  
Woodbury, MN 55125

Care Credit  
c/o GE Money Bank  
Post Office Box 981438  
El Paso, TX 79998-1438

GE Money Bank  
Post Office Box 981127  
El Paso, TX 79998-1127

GE Money Bank  
Bankruptcy Department  
Post Office Box 103106  
Roswell, GA 30076-3016

North Carolina Department of Revenue  
c/o Reginald S. Hinton  
Post Office Box 25000  
Raleigh, NC 27640-5000

GE Money Bank  
Post Office Box 103104  
Roswell, GA 30076

North Carolina Dept of Revenue  
Post Office Box 1168  
Raleigh, NC 27602-1168

GE Money Bank  
Bankruptcy Dept.  
Post Office Box 103104  
Roswell, GA 30076-3104

North Carolina Employment Security  
Commission  
Post Office Box 26504  
Raleigh, NC 27611-6504

Hawley's Cycle & Camping Center  
5117 Highway 301 South  
Hope Mills, NC 28348

Scotland County Tax Collector  
Post Office Box 488  
Laurinburg, NC 28352-0488

Internal Revenue Service  
Post Office Box 21126  
Philadelphia, PA 19114-0326

Sears  
Post Office Box 6282  
Sioux Falls, SD 57117-6282

JC Penney  
Post Office Box 981131  
El Paso, TX 79998-1131

US Attorney's Office  
Middle District  
Post Office Box 1858  
Greensboro, NC 27502-1858

Law Offices of John T. Orcutt  
6616-203 Six Forks Road  
Raleigh, NC 27615

Michael Veatch  
Post Office Box 253  
Laurel Hill, NC 28351

Lowe's  
Post Office Box 981064  
El Paso, TX 79998-1064

Michael Veatch  
Post Office Box 253  
Laurel Hill, NC 28351